

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

IN RE:) Chapter 7
JOSEPH M. ABUKHADER and) No. 08 B 04616
NAJWA ABUKHADER,)
Debtor(s).) Judge Manuel Barbosa

TRUSTEE'S FINAL ACCOUNT AND APPLICATION
TO CLOSE CASE AND DISCHARGE THE TRUSTEE

TO: THE HONORABLE MANUEL BARBOSA, BANKRUPTCY JUDGE

Final distribution of all monies has been made in accordance with the Order Awarding Compensation and Expenses, a copy of which is attached as Exhibit "A".

Trustee's Distribution Report is attached as Exhibit "B".

All checks have been cashed. Form II with a zero balance is attached as Exhibit "C".

The Trustee certifies that the estate has been fully administered, requests that he be discharged, and the case closed pursuant to 11 U.S.C. §350.

DATE: December 11, 2008

TRUSTEE

/s/ Charles J. Myler
Charles J. Myler

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

IN RE:) Chapter 7
JOSEPH M. and NAJWA ABUKHADER,) No. 08 B 04616
Debtors.) Judge Manuel Barbosa

ORDER AWARDING COMPENSATION AND EXPENSES

THIS MATTER BEING HEARD on the Trustee's final request for the allowance of fees and expenses of administration, notice having been given and the Court being duly advised:

IT IS HEREBY ORDERED that the Trustee's final request for the allowance of fees and expenses are allowed as follows;

1.	Trustee's compensation	\$1,527.92
2.	Trustee's expenses	6.60
	TOTAL	\$1,534.52

IT IS FURTHER ORDERED that the request for compensation and expenses are allowed as follows:

1.	Attorneys for the Trustee	
a.	Compensation	\$1,932.50
b.	Expenses	0.00
2.	Accountants for the Trustee	
a.	Compensation	0.00
b.	Expenses	0.00
3.	Other professional	
a.	Compensation	0.00
b.	Expenses	0.00
	TOTAL	\$1,932.50

IT IS FURTHER ORDERED that the Trustee is directed to pay the allowances listed above after the Trustee's Distribution Report is filed with the Clerk of the Bankruptcy Court.

DATED THIS OCT 23 2008 DAY OF October 2008.

ENTERED:
UNITED STATES BANKRUPTCY JUDGE

EXHIBIT

A

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

IN RE:) Chapter 7
)
JOSEPH M. and NAJWA ABUKHADER,) Case No. 08 B 04616
)
Debtors.) Judge Manuel Barbosa

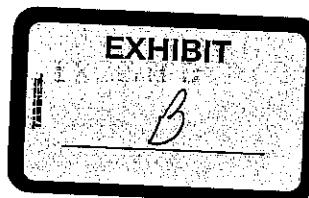
DISTRIBUTION REPORT

I, Charles J. Myler, Trustee herein, certify that I have reviewed all claims filed with the Clerk of the Bankruptcy Court and have examined all orders of Court, and state that based on my review I propose to make the following distribution:

SUMMARY OF DISTRIBUTION:

Chapter 7 Administrative Expenses:	\$3,467.02
Chapter 11 Administrative Expenses:	\$0.00
Priority Claims (507(a)(3)-(a)(6)):	\$0.00
Secured Tax Liens:	\$0.00
Priority Tax Claims:	\$0.00
General Unsecured Claims:	\$4,314.80
Other:	\$0.00

TOTAL AMOUNT TO BE DISTRIBUTED: \$7,781.82



DISTRIBUTION REPORT

<u>1. TYPE OF CLAIMS</u>	<u>TOTAL AMOUNT OF CLAIMS</u>	<u>FINAL DIVIDEND %</u>
§726(a) & (b) and §507(a)(1) (Chapter 7 costs of administration including court costs and U.S. Trustee quarterly fees pursuant to 28 U.S.C. 1930(6))	\$3,467.02	100
<u>CLAIM NO. CREDITOR</u>	<u>AMOUNT OF ALLOWED CLAIM</u>	<u>AMOUNT OF DIVIDEND</u>
Charles J. Myler, Trustee	\$1,527.92	\$1,527.92
Charles J. Myler, Expenses	6.60	6.60
Myler, Ruddy & McTavish	1,932.50	1,932.50
<u>2. TYPE OF CLAIMS</u>	<u>TOTAL AMOUNT OF CLAIMS</u>	<u>FINAL DIVIDEND %</u>
§726(a) & (b) and §507(a)(1) (Debtor-in-possession (DIP) administrative expenses)	\$0.00	
<u>CLAIM NO. CREDITOR</u>	<u>AMOUNT OF ALLOWED CLAIM</u>	<u>AMOUNT OF DIVIDEND</u>
	\$	\$
<u>3. TYPE OF CLAIMS</u>	<u>TOTAL AMOUNT OF CLAIMS</u>	<u>FINAL DIVIDEND %</u>
§507(a)(2) - Gap claims arising in involuntary cases and allowed pursuant to §502(f)	\$0.00	
<u>CLAIM NO. CREDITOR</u>	<u>AMOUNT OF ALLOWED CLAIM</u>	<u>AMOUNT OF DIVIDEND</u>
	\$	\$
<u>4. TYPE OF CLAIMS</u>	<u>TOTAL AMOUNT OF CLAIMS</u>	<u>FINAL DIVIDEND %</u>
§507(a)(3) - Wages, salaries or commissions limited to \$4,000 (less applicable withholdings)	\$0.00	
<u>CLAIM NO. CREDITOR</u>	<u>AMOUNT OF ALLOWED CLAIM</u>	<u>AMOUNT OF DIVIDEND</u>
	\$	\$
<u>5. TYPE OF CLAIMS</u>	<u>TOTAL AMOUNT OF CLAIMS</u>	<u>FINAL DIVIDEND %</u>
§507(a)(4) - Contributions	\$0.00	

to Employee Benefit Plans

<u>CLAIM NO.</u>	<u>CREDITOR</u>	<u>AMOUNT OF ALLOWED CLAIM</u>	<u>AMOUNT OF DIVIDEND</u>
		\$	\$
<u>6. TYPE OF CLAIMS</u>		<u>TOTAL AMOUNT OF CLAIMS</u>	<u>FINAL DIVIDEND %</u>
	§507(a)(5) - Farmers' and Fishermans' claims to the extent of \$2,000	\$0.00	
<u>CLAIM NO.</u>	<u>CREDITOR</u>	<u>AMOUNT OF ALLOWED CLAIM</u>	<u>AMOUNT OF DIVIDEND</u>
		\$	\$
<u>7. TYPE OF CLAIMS</u>		<u>TOTAL AMOUNT OF CLAIMS</u>	<u>FINAL DIVIDEND %</u>
	§507(a)(6) - Deposits by consumers to the extent of \$900	\$0.00	
<u>CLAIM NO.</u>	<u>CREDITOR</u>	<u>AMOUNT OF ALLOWED CLAIM</u>	<u>AMOUNT OF DIVIDEND</u>
		\$	\$
<u>8. TYPE OF CLAIMS</u>		<u>TOTAL AMOUNT OF CLAIMS</u>	<u>FINAL DIVIDEND %</u>
	§724(b) - Tax Liens	\$0.00	
<u>CLAIM NO.</u>	<u>CREDITOR</u>	<u>AMOUNT OF ALLOWED CLAIM</u>	<u>AMOUNT OF DIVIDEND</u>
		\$	\$
<u>9. TYPE OF CLAIMS</u>		<u>TOTAL AMOUNT OF CLAIMS</u>	<u>FINAL DIVIDEND %</u>
	§507(a)(7) - Tax claims excluding fines and penalties	\$0.00	
<u>CLAIM NO.</u>	<u>CREDITOR</u>	<u>AMOUNT OF ALLOWED CLAIM</u>	<u>AMOUNT OF DIVIDEND</u>
		\$	\$
<u>10. TYPE OF CLAIMS</u>		<u>TOTAL AMOUNT OF CLAIMS</u>	<u>FINAL DIVIDEND %</u>
	§507(a)(8) - Capital Commitments to FDIC, et al.	\$0.00	
<u>CLAIM NO.</u>	<u>CREDITOR</u>	<u>AMOUNT OF ALLOWED CLAIM</u>	<u>AMOUNT OF DIVIDEND</u>
		\$	\$

<u>11. TYPE OF CLAIMS</u>	<u>TOTAL AMOUNT OF CLAIMS</u>	<u>FINAL DIVIDEND %</u>
§726(a)(2) - General Claims (To be paid <i>pro-rata</i> after costs of administration and priority claims are paid in full)	\$109,502.04	3.940

<u>CLAIM NO.</u>	<u>CREDITOR</u>	<u>AMOUNT OF ALLOWED CLAIM</u>	<u>AMOUNT OF DIVIDEND</u>
1. Recovery Mgmt/GE Money Bank		\$3,387.42	\$133.49
2. GE Consumer Finance/GE Mny Bk		\$2,111.99	\$83.22
3. Discover Bank		\$11,310.34	\$445.67
4. Capitol One Auto Finance(amnd)		\$12,557.42	\$494.81
5. PYOD LLC		\$9,730.12	\$383.40
6. Chase Bank		\$6,421.75	\$253.04
7. Chase Bank		\$7,157.22	\$282.02
8. Chase Bank		\$5,526.97	\$217.78
9. Recovery Mgmt/GE Money Bank		\$15,851.30	\$624.60
10. Household Finance		\$8,099.44	\$319.15
11. FIA Card Services		\$27,348.07	\$1,077.62

<u>12. TYPE OF CLAIMS</u>	<u>TOTAL AMOUNT OF CLAIMS</u>	<u>FINAL DIVIDEND %</u>
§726(a)(3) - Late unsecured claims.	\$0.00	

<u>CLAIM NO.</u>	<u>CREDITOR</u>	<u>AMOUNT OF ALLOWED CLAIM</u>	<u>AMOUNT OF DIVIDEND</u>
		\$	\$

<u>13. TYPE OF CLAIMS</u>	<u>TOTAL AMOUNT OF CLAIMS</u>	<u>FINAL DIVIDEND %</u>
§726(a)(4) - Fines/penalties	\$0.00	

<u>CLAIM NO.</u>	<u>CREDITOR</u>	<u>AMOUNT OF ALLOWED CLAIM</u>	<u>AMOUNT OF DIVIDEND</u>
		\$	\$

<u>14. TYPE OF CLAIMS</u>	<u>TOTAL AMOUNT OF CLAIMS</u>	<u>FINAL DIVIDEND %</u>
§726(a)(5) - Interest _____ % from date of filing to anticipated date of distribution _____ _____	\$0.00	

<u>CLAIM NO.</u>	<u>CREDITOR</u>	<u>AMOUNT OF ALLOWED CLAIM</u>	<u>AMOUNT OF DIVIDEND</u>
		\$	\$

TOTAL FINAL

<u>15. TYPE OF CLAIMS</u>	<u>AMOUNT OF CLAIMS</u>	<u>DIVIDEND %</u>	
§726(a)(6) - Surplus to Debtor	\$0.00		
<u>CLAIM NO.</u>	<u>CREDITOR</u>	<u>AMOUNT OF ALLOWED CLAIM</u>	<u>AMOUNT OF DIVIDEND</u>
		\$	\$

The following claims are not included in the distribution because they have been disallowed by court order or have been withdrawn by the claimant:

CREDITOR				
TYPE OF CLAIM	CLAIM NUMBER	AND ADDRESS	AMOUNT OF CLAIM	DISALLOWED/WITHDRAWN (DESIGNATE)

WHEREFORE, the Trustee certifies under penalty of perjury that the above statements are true and correct.

DATED: October 24, 2008

/s/ Charles J. Myler
Charles J. Myler, Trustee, ARDC# 2008602

Form 2

Cash Receipts And Disbursements Record

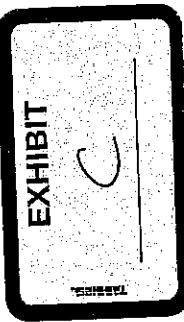
Case Number: 08-04616 5
 Case Name: ABUKHADER, JOSEPH M.
 ABUKHADER, NAJWA
 Taxpayer ID #: 13-7601712
 Period Ending: 12/11/08

Trustee: CHARLES J. MYLER (330510)
 Bank Name: JPMORGAN CHASE BANK, N.A.
 Account: ****-****48-65 - Money Market Account
 Blanket Bond: \$5,000,000.00 (per case limit)
 Separate Bond: N/A

1	2	3	4	Description of Transaction	T-Code	Receipts \$	6 Disbursements \$	7 Money Market Account Balance
05/19/08	{12}	Joseph Abukhader		Income tax refund	1129-000	7,777.00		7,777.00
05/30/08	Int	JPMORGAN CHASE BANK, N.A.		Interest posting at 0.1500%	1270-000	0.28		7,777.28
06/30/08	Int	JPMORGAN CHASE BANK, N.A.		Interest posting at 0.1500%	1270-000	0.98		7,778.26
07/31/08	Int	JPMORGAN CHASE BANK, N.A.		Interest posting at 0.1500%	1270-000	0.98		7,779.24
08/29/08	Int	JPMORGAN CHASE BANK, N.A.		Interest posting at 0.1500%	1270-000	0.92		7,780.16
09/30/08	Int	JPMORGAN CHASE BANK, N.A.		Interest posting at 0.1500%	1270-000	1.02		7,781.18
10/24/08	Int	JPMORGAN CHASE BANK, N.A.		Current Interest Rate is 0.1200%	1270-000	0.64		7,781.82
10/24/08		To Account #*****4866		transfer to checking	9999-000	7,781.82	0.00	\$0.00
ACCOUNT TOTALS						7,781.82	7,781.82	
Less: Bank Transfers						0.00	7,781.82	
Subtotal						7,781.82	0.00	
Less: Payments to Debtors						0.00		
NET Receipts / Disbursements						\$7,781.82	\$0.00	

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Form 2

Cash Receipts And Disbursements Record

Case Number: 08-04616 5
 Case Name: ABUKHADER, JOSEPH M.
 Taxpayer ID #: 13-7601712
 Period Ending: 12/11/08

Trustee: CHARLES J. MYLER (330510)
 Bank Name: JP MORGAN CHASE BANK, N.A.
 Account: ***-****48-66 - Checking Account
 Blanket Bond: \$5,000,000.00 (per case limit)
 Separate Bond: N/A

Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Checking Account Balance
10/24/08		From Account #*****4865	Transfer to checking	9999-000	7,781.82		7,781.82
10/27/08	101	CHARLES J. MYLER	Trustee fee	2100-000		1,527.92	6,253.80
10/27/08	102	Charles J. Myler	Trustee expenses	2200-000		6.60	6,247.80
10/27/08	103	Myler, Ruddy & McTavish	Attorneys for trustee fee	3110-000		1,932.50	4,314.30
10/27/08	104	Recovery Management Systems Corporation	Acct. #4006	7100-000		133.49	4,181.81
10/27/08	105	GE Consumer Finance	Acct. #9052	7100-000		83.22	4,098.09
10/27/08	106	Discover Bank/DFS Services LLC	Acct. #4328	7100-000		445.67	3,652.42
10/27/08	107	Capital One Finance Finance	File #335860	7100-000		494.81	3,157.60
10/27/08	108	PYOD LLC its successors and assigns as assignee of	Acct. #8472	7100-000		383.40	2,774.20
10/27/08	109	CHASE BANK USA	Acct. #7807	7100-000		253.04	2,521.16
10/27/08	110	CHASE BANK USA	Acct. #7008	7100-000		282.02	2,239.15
10/27/08	111	Chase Bank USA, NA	Acct. #9219	7100-000		217.78	2,021.37
10/27/08	112	Recovery Management Systems	Acct. #8189	7100-000		624.60	1,396.77
10/27/08	113	eCAST Settlement Corp.	Acct. #8802	7100-000		319.15	1,077.62
10/27/08	114	FIA Card Services/Bank of America	Acct. #6875	7100-000		1,077.62	0.00

Form 2

Cash Receipts And Disbursements Record

Case Number: 08-04616 5
Case Name: ABUKHADER, JOSEPH M.
Taxpayer ID #: 13-7601712
Period Ending: 12/11/08

Trustee: CHARLES J. MYLER (330510)
Bank Name: JPMORGAN CHASE BANK, N.A.
Account: ***_****48-66 - Checking Account
Blanket Bond: \$5,000,000.00 (per case limit)
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
ACCOUNT TOTALS							
			Less: Bank Transfers		7,781.82	7,781.82	\$0.00
			Subtotal		0.00	0.00	7,781.82
			Less: Payments to Debtors			0.00	
			NET Receipts / Disbursements		\$0.00	\$7,781.82	
TOTAL - ALL ACCOUNTS							
MMA #	***_****48-65		7,781.82		0.00	0.00	
Checking #	***_****48-66		0.00		7,781.82	0.00	
			\$7,781.82		\$7,781.82		\$0.00